



21  
Doree  
(D. Pro man)

# First State Bank In Temple

TEMPLE, OKLAHOMA 73568

P.O. BOX 546

PHONE (405) 342-6265

September 14, 2005

FDIC San Francisco Regional Office  
Johns F. Carter, Director  
25 Jessie Street at Ecker Square  
Suite 2300  
San Francisco, CA, 94105

Dear Sir:

This letter is in protest to Wal-Mart Bank's application for deposit insurance for its pending Utah based ILC.

The impact that Wal-Mart on this or any other small to medium size community is dangerous even without their entering into the banking business.

If the FDIC approve their application for FDIC insurance Wal-Mart would enter the commercial banking market. Small businesses, small banks and eventually the public will suffer.

It is my opinion that Wal-Mart is or near a monopoly. I have observed small business being put out of business. With banking powers and the decline of small banks competing businesses would be dealt with unfairly.

Congress reaffirmed its opposition to mixing of banking and commerce in the Gramm-Leach-Bliley Act.

Sincerely:

Mickey Harris, Vice President

2005 SEP 19 AM 10 42